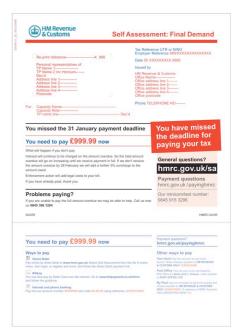
# DBA – Design Effectiveness Awards Entry 2009 June

Project Title	HMRC Self Assessment reminder letter
Category	02 - Print
Sub Category	Consumer
Client Company	HM Revenue & Customs
Design Consultancy	HMRC in-house Customer Information Team and Boag Associates Ltd.
Current Date	June 2009
Publication	For publication

'The SA359 letters prompted more urgency in the taxpayer to contact HMRC as soon as possible to discuss their options for clearing their debt. The stronger tone in the letter certainly seemed to focus the minds of the taxpayer on the importance of contacting HMRC to discuss. The letter did allow us as advisors more range with our debt recovery skills and questioning techniques. Overall we feel the SA359 greatly benefited us and was a useful tool in recovery of the liability.'

- HMRC call centre staff member.



#### Executive summary

Each year HM Revenue & Customs (HMRC) sent self-employed customers a 'RITA500' *Self Assessment Amount Unpaid* letter.

The RITA reminded Self Assessment (SA) customers that they needed to make a payment because they had missed the HMRC SA payment deadline.

Boag Associates, information design experts, were engaged in a project to help define bestpractice standards for HMRC's customer statements, forms, leaflets, and guidance documents.

Using these standards, Boag Associates in conjunction with the HMRC internal Customer Information Team, developed a replacement for the RITA, called 'SA359' *Self Assessment: Final Demand*'.

Boag Associates advised around the strategy, scheduling and naming of the document as well as its design. The SA359 letter constituted a much earlier and firmer demand for payment than the previous RITA500. Other aspects of the annual Self Assessment mailings were unchanged.

#### The new 'Final Demand':

- Assisted in achieving an increase in in-bound calls of 60,000 from customers and created greater urgency in customers to contact HMRC to discuss options in meeting their tax obligations.
- Call agents/debt recovery agents felt the SA359 greatly benefited HMRC and was a useful tool in recovering debts
- Helped contribute to an increase to the amount and speed with which- tax debt was recovered compared with the same period last year.

As a result of increasing the speed of payment / debt collection, HMRC was involved in less follow-up debt pursuit activity over the same six week period.

## **Project overview**

## 1) Outline of project brief

HMRC briefed Boag Associates to design a final demand statement that responded to key learnings about customer propensity to pay. Key objectives were;

- 1) Limiting opportunities for customers who were reluctant to pay
- 2) Emphasising the importance of HMRC's role as Government's largest collector of payments.
- 3) Increasing Self Assessment customer awareness of paying the right amount in a timely fashion.

Boag Associates worked collaboratively with HMRC to identify best practice design elements that were missing from the existing RITA500 letters;

- the amount due
- the payment deadline
- the consequences of non-payment
- mechanisms to drive preferred payment methods.

# 2) Description

The final demand letter is a double-sided A4 sheet, traditionally overprinted on one side only in a single colour. It is a laser-printed 'transactional' document, individually overprinted on pre-printed base stationery.

The project required the design and production of master design files; print specifications; master text for all letter content.

#### 3) Overview of market

HMRC's letters needed to optimise use of print technology, language, and content to bring up to date and to be in line with customer expectations from other transactional documents (e.g. utility and telecommunications bills, credit and store card statements, etc.)

#### 4) Project launch date

Mid-February 2009

#### 5) Outline of design solution

Clear, logical, transparency

- The front of the letter concisely summarises the customer's account status: deadline missed, amount owing, key call to action, consequences of non-payment
- HMRC telephone and online channel contacts are presented clearly to encourage customers to make contact

- The new design clarified all payment options and gave prominence to HMRC's preferred payment methods.
- Use of colour to effectively emphasis the purpose of the communication and amount due.

#### HMRC brand experience

- The brand has been developed via the letter
- The clear organisation of information demonstrates HMRC's honest and straightforward approach to its customers as Government's largest collector of payments

More customer-specific information

- The customer's amount owing was included
- Inclusion of HMRC website address for payment advice
- · Clarification of the ramifications of continued none payment.

#### Financial benefit

- Maximises print capability of existing technologies printing on both sides of the sheet and using highlight colour
- · Has improved utilisation of pages in terms of space, layout, and information delivery.

# Before: RITA500, front

HM Revenue & Customs	Self Assessment - Amount Unpaid
	Tax Reference UTR or NINO Employer Reference 999/XXXXXXXXXXXXXXXX
Re-print referenceX 999	Date 00 XXXXXXXX 99999
Personal representatives of TP Name 1 Dec d Address line 1 Address line 2 Address line 2 Address line 3 Address Line 4	Issued by Officer in Charge Office Name Office address line 1 Office address line 2 office address line 3 office address line 4 Office postcode
	Telephone TELEPHONE NO
For: Capacity Name Capacity Role TP name line Ref: Agent-ref	Dec d
Your Self Assessment shows an amount unpaid.	
Unless you have paid in the last few days, you need	d to make payment <b>now.</b>
You will find a breakdown of the amount outstandi statement, or the one below, to make payment. In	ing on your Self Assessment Statement. Use the payslip on that formation on how to pay can be found overleaf.
Please note that interest is charged on amounts yo full payment.	u pay late. The interest will increase every day until you make
If you need advice on how to pay, or you cannot p of this form.	ay on time, call the appropriate number shown on the back
Telephone calls may be monitored for training and gu	uality control purposes.
igvee If you need to use the	payslip, please detach here 🔻
Alliance & Leicester	HMRevenue bank giro credit 🚓
COMMERCIAL BANK Cash Bootle Merseyside GIR 0AA	Amount due inf number: (in fee payable at PO counter)
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HMRC 04/09	Please do not fold this payslip or write or mark below this line

# Key issues relating to previous letter layout/content

Giro remittance slip printed on the front.

Payment methods on reverse.

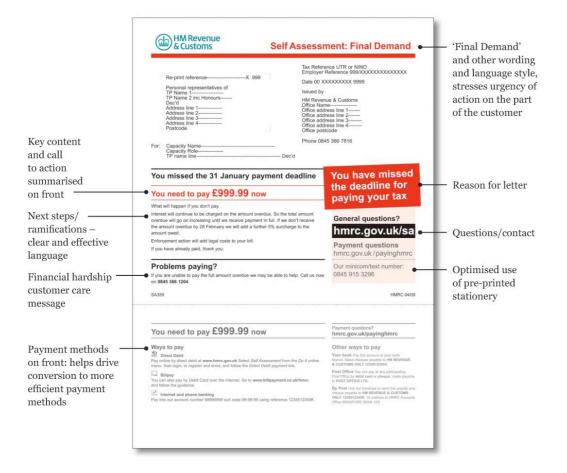
No amount owing or call to action – leads to customer inaction.

RITA500 lacked visual impact.

# Before: RITA500, back

	How to pay	(	
	ugh time for payment to reach us by the due date. We d the payment methods shown at 1 - 4 below. T		
1. Direct Payment	Using the Internet or telephone, provide your bank or building society with the following information to make a Direct Payment • payment amount • sort code 10-50-41 • account number 23456000 • your reference as shown on the payslip (10 numbers plus the final K).	5. By post If you use this method • make your cheque payable to HM REVENUE & CUSTOMS ONLY • write your payslip reference after HM REVENUE & CUSTOMS ONLY • send the payslip and your cheque, both unfolded, to the Account cheque, both unfolded, to the Account, Office (in the envelope if provided).	
2. BillPay	You can pay by Debit Card over the Internet. Go to www.billpayment.co.uk/hmrc and foliow the guidance. Sign up with the BillPay Service to view • your payment transaction, and • a history of your payments made by BillPay.	You can find further payment information at www.hmrc.gov.uk/howtopay/self_assessment.htm Any questions? Telephone 0845 366 7816 about how to pay 0845 366 1204 if you cannot pay on time. If you do not have an official envelope,	
3. Your Bank	If your bank offers this service, take the payslip & payment to any branch of your bank. Any cheque must be drawn on you bank, & made payable to 'HM REVENUE & CUSTOMS ONL''. Other banks may refuse to accept payment.	H you do not have an uncan envelope, your address for positing a cheque is HM Revenue & Customs Accounts Office BRADFORD BD98 IYY	
4. Post Office POST OFFICE	Take this form with your payment to any Post Office. If paying by cheque, make your cheque payable to 'POST OFFICE LTD'. The Post Office also accept payment by Debit Card.		
		e hours – look in the phone book for your	
<ul> <li>For general a</li> </ul>			
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## After: SA359 2009, front



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## After: SA359 2009, back

	COMMERCIAL BANK Cash, Mercyado Ga	Payslip	(1) H	M Revenue Customs	bank giro c	redit
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99 99	Reference 99999999999 XXXXXXXXXXXXXXXXXXXXXXXXX	Credit a 99 XXXXXXXXXX	percent number	Amount due (no ter payable at PO courter)	For official L	]

#### **Summary of results**

Approximately 500,000 reminders were issued during February and early March 2009.

#### Increase in customers calling-in

A six-week window was used to measure the success of the new SA359:

- The old RITA500 2008 in-bound response 34,000 calls handled.
- The new SA359 2009 in-bound response 93,000 calls handled
- A marked increase of 60,000 calls

The increase in in-bound calls goes some way to demonstrating the effectiveness of the new reminder - not only by the increase in the response calls generated but also how it prompted these over shorter timescales and importantly much sooner, after the tax-due date.

#### **Print economies**

• Printing the payable amount in red required the use of different printing equipment.

#### Summary

HMRC's primary purpose is to make sure that money is available to fund the UK's public services. Therefore cashflow is key to their operations. The success of the newly designed Self Assessment letter was measured in part by the total amount collected within a relatively short period of time – 6 weeks.